



PATENT CASE NAME/No. COS 94 041C1 (977-014 CON1)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Gavan et al.

Serial No: 10/627,033

Filing Date: 07/24/03

Title: SYSTEM AND METHOD FOR  
DETECTING AND MANAGING  
FRAUD

Group Art Unit: 2122

Examiner: Wilbert Starks, Jr.

Commissioner for Patents  
P.O Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail addressed to Mail Stop: Response to Office Action, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 20, 2003.

  
Kathryn A. Watson

**PRELIMINARY AMENDMENT**

Sir:

Prior to the initial examination of the above-captioned application, please enter the following Remarks and Amendments as follows.

**Remarks** begin on page 2 of this paper; and

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper;

01/28/2004 AIBRAHIM 00000015 132491 10627033

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